

**Fill in this information to identify your case:**

Debtor 1 Christopher J. Curry  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DIST. OF PENNSYLVANIA

Case number 5:21-bk-00847  
 (if known)

☒ Check if this is an amended filing

**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim**  
 Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
 If any

	<i>Column A</i> Amount of claim Do not deduct the value of collateral	<i>Column B</i> Value of collateral that supports this claim	<i>Column C</i> Unsecured portion If any
<b>2.1</b> <b>Sandy Shore Property Owners Assoc</b> Creditor's name <b>P.O. Box 99</b> Number Street  <b>Lakeville PA 18438</b> City State ZIP Code	Describe the property that secures the claim: <b>117 Historic Drive, Lakeville, PA 18438</b>	<b>\$1,500.00</b>	<b>\$82,032.00</b>
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
<b>Date debt was incurred</b> <u>01/01/2018</u> <b>Last 4 digits of account number</b> _____			

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$1,500.00**

Debtor 1 **Christopher J. Curry**Case number (if known) **5:21-bk-00847****Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

**Column A**  
**Amount of claim**  
 Do not deduct the  
 value of collateral

**Column B**  
**Value of collateral**  
**that supports this**  
**claim**
**Column C**  
**Unsecured**  
**portion**  
**If any**
**2.2**Describe the property that  
secures the claim:**\$325.00****\$82,032.00****Sandy Shore Water Company, Inc.**

Creditor's name

**PO Box 150**

Number Street

**117 Historic Drive, Lakeville,  
PA 18438**

As of the date you file, the claim is: Check all that apply.

- ☐
- Contingent
- 
- ☐
- Unliquidated
- 
- ☐
- Disputed

**Honesdale PA 18431**

City State ZIP Code

Who owes the debt? Check one.

- ☒
- Debtor 1 only
- 
- ☐
- Debtor 2 only
- 
- ☐
- Debtor 1 and Debtor 2 only
- 
- ☐
- At least one of the debtors and another

Nature of lien. Check all that apply.

- ☐
- An agreement you made (such as mortgage or secured car loan)
- 
- ☒
- Statutory lien (such as tax lien, mechanic's lien)
- 
- ☐
- Judgment lien from a lawsuit
- 
- ☐
- Other (including a right to offset)

☐ Check if this claim relates  
 to a community debt

Date debt was incurred

Last 4 digits of account number

**6 6 8****2.3**Describe the property that  
secures the claim:**\$79,546.00****\$82,032.00****Shellpoint Mortgage Servicing**

Creditor's name

**55 Beattie Pl., Ste. 600**

Number Street

**117 Historic Drive, Lakeville,  
PA 18438**

As of the date you file, the claim is: Check all that apply.

- ☐
- Contingent
- 
- ☐
- Unliquidated
- 
- ☐
- Disputed

**Greenville SC 29601-2165**

City State ZIP Code

Who owes the debt? Check one.

- ☒
- Debtor 1 only
- 
- ☐
- Debtor 2 only
- 
- ☐
- Debtor 1 and Debtor 2 only
- 
- ☐
- At least one of the debtors and another

Nature of lien. Check all that apply.

- ☒
- An agreement you made (such as mortgage or secured car loan)
- 
- ☐
- Statutory lien (such as tax lien, mechanic's lien)
- 
- ☐
- Judgment lien from a lawsuit
- 
- ☐
- Other (including a right to offset)

☐ Check if this claim relates  
 to a community debt
Date debt was incurred **01/19/2000**

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write  
that number here:**\$79,871.00**If this is the last page of your form, add the dollar value totals from  
all pages. Write that number here:**\$81,371.00**



**Information to identify the case:**

Debtor 1: Christopher J. Curry  
 First Name Middle Name Last Name

Debtor 2: \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Middle District of Pennsylvania

Case number: 5:21-bk-00847-HWV

Social Security number or ITIN: xxx-xx-2290

EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_

EIN: \_\_\_\_\_

Date case filed for chapter: 13 4/16/21

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/01/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher J. Curry	
2. All other names used in the last 8 years	aka Christopher Curry	
3. Address	117 Historic Drive Lakeville, PA 18438	
4. Debtor's attorney Name and address	Tullio DeLuca 381 N. 9th Avenue Scranton, PA 18504	Contact phone 570 347-7764 Email: <a href="mailto:tullio.deluca@verizon.net">tullio.deluca@verizon.net</a>
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: <a href="mailto:dehartstaff@pamd13trustee.com">dehartstaff@pamd13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday - Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 4/19/21

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.



<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 17, 2021 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>341 meeting by video conference, further details will be provided to you</b>
<b>*** Valid photo identification and proof of social security number are required ***</b>		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> Filing deadline: 7/16/21	<b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b> Filing deadline: 6/25/21	
	<b>Deadline for governmental units to file a proof of claim:</b> Filing deadline: 10/13/21	
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

\*\*\*\*\*  
RE: : CHAPTER 13  
CHRISTOPHER J. CURRY :  
Debtor : NO. 5-21-00847  
\*\*\*\*\*

CERTIFICATE OF SERVICE

\*\*\*\*\*  
The undersigned hereby certifies that on May 4, 2021, he caused a true and correct copy of the attached Amended Schedules and Notice of Commencement of Chapter 13 Bankruptcy Case to be served via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Jack Zaharopoulos, Esq.  
8125 Adams Dr., Suite 6  
Hummelstown, PA 17036

Sandy Shore Water Co., Inc.  
PO Box 150  
Honesdale, PA 18431

Dated: 5/4/2021

  
Tullio DeLuca, Esquire  
PA ID# 59887  
381 N. 9th Avenue  
Scranton, PA 18504  
(570) 347-7764